SATISFACTION OF POLISH BANK EMPLOYEES WITH INCENTIVE SYSTEMS: AN EMPIRICAL APPROACH

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This article considers employee satisfaction with incentive systems. Strict requirements for the efficiency of human resource management (HRM) and internal public relations make it a major management problem. The importance of this study lies in the fact that incentives affect all stages of HRM. This work reports the results of an empirical survey of Polish bank employees, which was aimed to establish to what degree incentive systems met employees' expectations and to analyse the impact of such incentives on employee satisfaction. The authors advance the thesis that male bank employees are more satisfied with existing incentive systems than their female counterparts. The discussion is supported by empirical research based on a sample of 1, 920 Polish bank employees. The article is divided into five sections. The introductory section is followed by Section Two, which reviews employee motivation and analyses the above thesis. Section Three describes data sources and research methods, and Section Four presents findings and conclusions.

Key words: *motivation, incentives, compliance, employees, banks, Poland*

Introduction

More and more researchers analyse employees' motivation [15, p. 85; 16, p. 30; 19, p. 38; 22, p. 151; 24, p. 21; 31, p. 9], with particular emphasis being laid on the issue of incentives, which are used with varying intensity and contribute to employees' work satisfaction. Creating a conformity incentive system is not a simple task. The effectiveness of the implemented incentives depends on the proper recognition of thesis tools. The needs and expectations of employees are changing, so it is important to identify them. The diversity of employees is another factor which should be taken into consideration when optimizing the effectiveness of the motivational function.

Motivation is a very important factor in the success of the entire organization. Employees' motivation is closely related to satisfaction of existing incentives. It means that those incentives should be very well planned to magnify employees' contentment.

This study analyzes employee incentives in the banks of Poland. The banking sector has been chosen as an area of analysis due to its dynamic growth in the Polish economy. Banks employ a lot of staff in a variety of positions and are characterized by a complex organizational structure. For over 25 years they have experienced large employee turnover including the implementation of human resource solutions transferred from their foreign parent banks [3, p. 147; 15, p. 63].

Employee incentives have been studied for a long time, as it is evident from the literature review below [2, p. 633; 6, p. 88—90; 7, p. 71; 8, p. 91; 9, p. 2207; 11, p. 1; 17, p. 227; 21, p. 81; 26, p. 107; 29, p. 701; 30, p. 466]. There is insufficient research into the changing economic and social conditions [23, p. 50; 28, p. 29—30; 32, p. 127]. There is also a lack of in-depth research into the conformity of the incentive systems of the banks in Poland.

This study focuses on the approach to motivation from an employee's point of view and includes a selected group of employees representing the banking sector in Poland. The aim of this study is to present the results of the author's own empirical research conducted among bank employees in Poland, to determine the conformity of the incentive system in banks with employees' individual expectations as well as to analyze the influence of incentives on the conformity of employees. This paper is structured in such a way to fully achieve the aim of this study. This paper propounds the following thesis: male employees in banks are more satisfied with the existing incentive system in their banks than females.

To accomplish the research aim undertaken in this paper, the author made use of specialist literature in Polish, English and Russian on economics, human resource management, banking and industrial and organizational psychology (The ACM Digital Library, BazEkon, EBSCO, Emerald, ProQuest). A survey of nearly 2,000 bank employees was also carried out.

Apart from the introduction, this article starts with a brief analysis of the meaning of work motivation and conformity thesis presentation, and the description of the research method adopted. Finally, the research sample has been characterized and the research results have been presented.

Employee motivation and the conformity thesis

At the turn of the century, the approach to work motivation was undergoing constant evolution. The perception of it as an essential component of the management process, thanks to which employee efficiency could be increased is an approach adopted only recently. Still in the period preceding the industrial revolution, the most commonly used forms of motivation were based on the fear of sanctions — physical, financial, or social [27, p. 12]. Currently, motivation is a term studied in many fields of science, such as psychology, organization and management, or economics.

The process of motivation is to result in achieving the optimal level of motivation. Motivation is very important both in everyday and professional life. Thanks to it, people attain not only goals they set themselves but also those set by others. D. Podmoroff propounds a thesis that "…motivated workers are essential for the company's survival. They are more efficient and their positive energy creates a good atmosphere and is infectious to others." [20, p. 37].

From the point of view of organization, motivation is one of the main functions of management [1, p. 21; 18, p. 136; 15, p. 85]. Managers play a key role in the shaping of an organization's effectiveness. They are responsible for motivating the employees to achieve the established objectives. managers do it by meeting the employees' needs, emphasizing the value of their contribution, as well as recognizing and rewarding their successes.

This paper propounds the following thesis: male employees in banks are more satisfied with the existing incentive system in the banks than female. The main reason for postulating this thesis is the results of a survey conducted by the Catalyst organization in 2008. It shows that despite having the same qualifications and the same level of education as male employees, female employees are less satisfied with their professional career than males [12, p. 82]. There are grounds to believe that male employees of the banks in Poland are more satisfied with the current incentive system in their organization than females.

Methodology[1]

The data from the survey, which was conducted from January 2016 to April 2016, were used to test the research thesis. The 'snowball' technique was used to collect the data[2]. The survey participants were invited by respondents of the previous surveys. Personal contacts and individual visits to banks were used to collect the data. More than 20,000 requests were sent asking to fill in the questionnaire via e-mail, social networking websites (such as Facebook, GoldenLine and LinkedIn) and thematic forums. Both an electronic version (https://docs.google.com/forms/d/1fq9ZKdr8zXA7zjp8w FowBqJ6ciT4nSmjer598pGWbG0/viewform) and a hard copy of the questionnaire were used in the survey.

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[1] The research results presented are part of a broader study recruitment, forms of employment, motivation, professional education, e-learning, loyalty, stress, work efficiency, MBO, perks, mobbing, professional career, derecruitment, dismissals and outplacement), which was based on the same research method. Thus, the description of the research method is applicable also to the results of research on other aspects of HRM and other papers by Jerzy Kaźmierczyk (e.g. [3, p. 146]).

[2] This research method is simple, inexpensive and allows researchers to reach a wider audience.

The main survey was preceded by a two-staged pilot survey. First, the survey was conducted on a small group of participants (180 students). The aim was to reveal any inconsistencies and to examine whether the questions were understandableю the pilot study, the questionnaire was modified and improved. In the second stage, the target group consisted of 100 employees from the banking sector.

Finally, the questionnaires were completed by 1,949 respondents. 29 questionnaires were rejected due to low credibility and reliability (for example, some respondents selected "0" in response to all closed-ended questions). As a result, the final research sample consists of 1,920 respondents (152 electronic version and 1,768 hard copy). Table 1 provides more details regarding the sample structure.

Table 1

Sample structure

Criterion		Number of individuals	Percentage
Gender	Female	1,312	68.33%
	Male	473	24.64%
	No answer	135	7.03%
Education	University (major in economics)	883	45.99%
	University (other)	515	26.82%
	High school (major in economics)	270	14.06%
	High school (other)	189	9.84%
	Vocational	2	0.1%
	Elementary	2	0.1%
	No answer	59	3.1%
Occupied position	Senior managerial position	43	2.24%
	Middle-level managerial position	129	6.72%
	Lower-level managerial position	153	7.97%
	Non-managerial position	1,485	77.34%
	No answer	110	5.73%
Organizational unit	Headquarters	409	21.3%
	Regional branch	416	21.66%
	Operational branch	1020	53.13%
	No answer	75	3.91%
Type of bank	Commercial bank	1,342	69.90%
	Cooperative bank	481	25.05%
	No answer	97	5.05%
The equity	National	919	47.86%
	Foreign	863	44.95%
	No answer	138	7.19%
Workplace	Front office	1,118	58.23%
	Back office	460	23.96%
	No answer	342	17.81%

Criterion		Number of individuals	Percentage
Disability	Lack	1,820	94.79%
	Slight level	12	0.63%
	Moderate level	8	0.42%
	Significant level	2	0.1%
	No answer	78	4.06%

Source: own computations based on the survey data.

The composition of the research sample according to gender, the type of education and the type of bank corresponds to the structure of employment in the banking sector in Poland [15, p. 115—124]. The mean age of respondents was 36,612 years. The mean work experience in banking was 12,065 years, ranging from 1 to 43 years. The mean total work experience of respondents was 14,976 years (Table 2).

Table 2

Statistics summary: age and work experience

Criterion	Minimum	Maximum	Mean	Median	Standard deviation
Age	19	64	36,612	35	9,7496
Work experience in banking	1	43	12,065	10,000	9,5799
Work experience with current employer	1	43	9,835	7,000	9,3882
Total work experience	1	45	14,976	12,000	10,2416

Source: own computations based on the survey data.

The locality size criterion demonstrates that the largest group of respondents came from the localities inhabited by 50 th. people, the fewest surveyed people coming from localities with 200—500 th. inhabitants (Table 3).

Table 3

Statistics summary: place of residence

	Number of individuals	Percentage
Up to 50 th. people	658	34.27%
50—100 th. people	251	13.07%

	Number of individuals	Percentage
100—200 th. people	245	12.76%
200—500 th. people	124	6.46%
More than 500 th. people	541	28.18%
No answer	101	5.26%

Source: own computations based on the survey data.

The questionnaire consisted of an introduction followed by 23 closed-ended questions and several demographic and work-related questions. The main part of the questionnaire contained questions which refer to a few important human resource management areas. Some of the questions were used to test the research thesis.

Employees' conformity: empirical research

The conformity of the incentive system existing in banks with employees' individual expectations may be analyzed using the decision tree. As in the case of clusters, the decision tree is built on similarities and differences. The conformity of the incentive system existing in banks with employees' individual expectations was assumed to be a dependent variable, whereas all the data available in the data sheets characterizing bank employees were assumed as independent variables.

In the CRT (Classification and Regression Trees) method it is assumed that the homogeneity of the group is a splitting criterion. The resulting groups should be as homogeneous internally as possible (the highest within-node homogeneity possible). CHAID (Chi-square Automatic Interaction Detection) uses **multiway splits** by default. In this method, the chi square is optimized and the groups can be combined into categories. Both methods assume that each node (set) must involve at least 50 observations.

According to the CHAID method (Chart 1), the most important factor determining the conformity of the incentive system with an employee's individual expectations was age; younger employees (up to 27 years of age) being more satisfied with the existing incentive system. The criterion of age is followed by workplace (esp. for younger staff) and gender (esp. for older staff). Those employed at the bank's headquarters, especially the younger staff, showed greater satisfaction with the incentive system. However, females over 27 years of age were slightly less satisfied with the incentive system than males in the same age group. In their case, the number of days of absence in the last year was also of importance. Females over 27 years of age with high absence rates were less satisfied with the existing incentive

system. The direction of this dependence may constitute an area for further research (namely, whether increased absenteeism causes less satisfaction with the incentive system, or conversely, less satisfaction leads to higher absenteeism).

According to the CRT method (Chart 2), the most important factor determining the conformity of the incentive system with the employee's individual expectations was the number of days of absence from work during the previous year. The CRT method, as did the CHAID method, proved that employees with higher work attendance are more satisfied with the incentive system. Those who were absent from work for an average of at least 4.5 days can be divided into two groups: the young — up to 27.5 years of age (more satisfied) and the older — over 27.5 years of age (less satisfied). These observations are largely consistent with the results of the CHAID method. It turns out that for an employee's satisfaction with the incentive system the following are of importance: young age, high attendance at work and gender (male).

From Chart 3 it follows that:

— there is a difference between the percentage of female (18.3%) and male employees (15.6%) declaring a complete lack of conformity of the incentive system existing in their workplace with their individual expectations (more females by 2.7 percentage points),

— in the group who declare that the incentive system existing in their workplace is rather inconsistent with their individual expectations males prevail by 3.0 percentage point over females, 34.0% to 31.0% respectively,

— among those who do not have any opinion on the conformity of the incentive system existing in their workplace with their individual expectations there are definitely more females (26.5%) than males (20.5%) (more females by 6.0 percentage points),

— there is a considerable difference between the percentage of male (26.3%) and female respondents (19.2%) (more males by 7.1 percentage points) in the group who declare that the incentive system existing in their workplace is rather conformant with their individual expectations,

— the percentage of female (4.9%) and male respondents (3.6%) who affirm a complete conformity of the incentive system existing in their workplace with their individual expectations are approximately the same (more females by 1.3 percentage points).

The differences between the respondent groups as to their attitude to the incentive system existing in their workplace may seem small. However, one can observe that more female employees declare a lack of conformity of the incentive system, with a large proportion of female respondents declaring a complete lack of conformity. Meeting the employees' expectations results in their satisfaction, therefore the inconsistence of the incentive system with employees' individual expectations means that they are not satisfied with it.

Node 0 — The conformity of the incentive system with an employee's individual expectations

Category	%	n
No conformity	17,6	330
Incomplete conformity	31,8	595
No opinion	25,1	470
Rather conformity than not	20,9	391
Complete conformity	4,7	88
Total	100,0	1,874

Age in year — Adjusted value P = 0.000, Chi-square = 31.589, df = 4

Node 1 (<= 27)

Category	%	n
No conformity	13,8	44
Incomplete conformity	22,3	71
No opinion	28,2	90
Rather conformity than not	28,5	91
Complete conformity	7,2	23
Total	17,0	319

Age in year — Adjusted value P = 0.000, Chi-square = 31.589, df = 4

Node 2 (> 27)

Category	%	n
No conformity	18,4	286
Incomplete conformity	33,7	524
No opinion	24,4	380
Rather conformity than not	19,3	300
Complete conformity	4,2	65
Total	83,0	1,555

Organizational unit — Adjusted value P = 0.007, Chi-square = 18.517, df = 4

Node 3 (Operational branch; Regional branch)

Category	%	n
No conformity	18,7	42
Incomplete conformity	23,1	52
No opinion	26,7	60
Rather conformity than not	24,4	55
Complete conformity	7,1	16
Total	12,0	225

Node 4 (Headquarters)

Category	%	n
No conformity	2,1	2
Incomplete conformity	20,2	19
No opinion	31,9	30
Rather conformity than not	38,3	36
Complete conformity	7,4	7
Total	5,0	94

Fig. 1. A decision tree: the conformity of the incentive system in banks with employees' individual expectations by the criteria from the respondent data sheets (CHAID method) (*Continued on page 66—67*)

Source: own computations based on the survey data.

>27

Node 2

Category	%	n
No conformity	18,4	286
Incomplete conformity	33,7	524
No opinion	24,4	380
Rather conformity than not	19,3	300
Complete conformity	4,2	65
Total	83,0	1,555

Gender
Adjusted value P = 0.000,
Chi-square = 38.840, df = 8

Female

Node 5

Category	%	n
No conformity	19,8	210
Incomplete conformity	32,3	342
No opinion	25,9	274
Rather conformity than not	17,4	184
Complete conformity	4,5	48
Total	56,5	1,058

Male

Node 6

Category	%	n
No conformity	15,6	61
Incomplete conformity	34,6	135
No opinion	19,7	77
Rather conformity than not	27,4	107
Complete conformity	2,6	10
Total	20,8	390

No answer

Node 7

Category	%	n
No conformity	14,0	15
Incomplete conformity	43,9	47
No opinion	27,1	29
Rather conformity than not	8,4	9
Complete conformity	6,5	7
Total	5,7	107

Fig. 1

Female

Node 5

Category	%	n
No conformity	19,8	210
Incomplete conformity	32,3	342
No opinion	25,9	274
Rather conformity than not	17,4	184
Complete conformity	4,5	48
Total	56,5	1,058

The number of days of absence from work in the last 12 months (not including holidays)
Adjusted value $P = 0,009$,
Chi-square $= 20.121$, $df = 4$

$<= 2,00$

Node 8

Category	%	n
No conformity	6,4	5
Incomplete conformity	30,8	24
No opinion	25,6	20
Rather conformity than not	33,3	26
Complete conformity	3,8	3
Total	4,2	78

$> 2,00$

Node 9

Category	%	n
No conformity	20,9	205
Incomplete conformity	32,4	318
No opinion	25,9	254
Rather conformity than not	16,1	158
Complete conformity	4,6	45
Total	52,3	980

Fig. 1

Node 0 — The conformity of the incentive system with an employee's individual expectations

Category	%	n
No conformity	17,6	330
Incomplete conformity	31,8	595
No opinion	25,1	470
Rather conformity than not	20,9	391
Complete conformity	4,7	88
Total	100,0	1874

Node 1 — <=4,50
The number of days of absence from work in the last 12 months (not including holidays) Correction = 0.004

Category	%	n
No conformity	11,4	31
Incomplete conformity	31,5	86
No opinion	23,1	63
Rather conformity than not	30,4	83
Complete conformity	3,7	10
Total	14,6	273

Node 2 — >4,50
The number of days of absence from work in the last 12 months (not including holidays) Correction = 0.004

Category	%	n
No conformity	18,7	299
Incomplete conformity	31,8	509
No opinion	25,4	407
Rather conformity than not	19,2	308
Complete conformity	4,9	78
Total	85,4	1,601

Node 3 — <=2,50
The number of days of absence from work in the last 12 months (not including holidays) Correction = 0.002

Category	%	n
No conformity	11,1	16
Incomplete conformity	27,1	39
No opinion	28,5	41
Rather conformity than not	29,9	43
Complete conformity	3,5	5
Total	7,7	144

Node 4 — >2,50

Category	%	n
No conformity	11,6	15
Incomplete conformity	36,4	47
No opinion	17,1	22
Rather conformity than not	31,0	40
Complete conformity	3,9	5
Total	6,9	129

Fig. 2. A decision tree: the conformity of the incentive system in banks with employees' individual expectations by the criteria from the respondent data sheets (CRT method)

Source: own computations based on the survey data.

> 4,50

Age in years
Correction = 0.004

<=27,50 — Node 5

Category	%	n
No conformity	15,2	41
Incomplete conformity	20,8	56
No opinion	29,7	80
Rather conformity than not	26,8	72
Complete conformity	7,4	20
Total	14,4	269

>27,50 — Node 6

Age in years
Correction = 0.004

Category	%	n
No conformity	19,4	258
Incomplete conformity	34,0	453
No opinion	24,5	327
Rather conformity than not	17,7	236
Complete conformity	4,4	58
Total	71,1	1,332

Node 2

Category	%	n
No conformity	18,7	299
Incomplete conformity	31,8	509
No opinion	25,4	407
Rather conformity than not	19,2	308
Complete conformity	4,9	78
Total	85,4	1,601

Gender
Correction = 0.003

Female — Node 11

Category	%	n
No conformity	20,8	209
Incomplete conformity	33,1	332
No opinion	26,0	261
Rather conformity than not	15,2	153
Complete conformity	4,9	49
Total	53,6	1,004

Male — Node 12

Category	%	n
No conformity	14,9	49
Incomplete conformity	36,9	121
No opinion	20,1	66
Rather conformity than not	25,3	83
Complete conformity	2,7	9
Total	17,5	328

Fig. 2

<=2,50

Node 3

Category	%	n
No conformity	11,1	16
Incomplete conformity	27,1	39
No opinion	28,5	41
Rather conformity than not	29,9	43
Complete conformity	3,5	5
Total	7,7	144

Size of locality
Correction = 0.003

to 50 th. people; 50—100 th. people; 100—200 th. people

Node 7

Category	%	n
No conformity	10,7	9
Incomplete conformity	29,8	25
No opinion	38,1	32
Rather conformity than not	17,9	15
Complete conformity	3,6	3
Total	4,5	84

Size of locality
Correction = 0.003

200—500 th. people; More than 500 th. people

Node 8

Category	%	n
No conformity	11,7	7
Incomplete conformity	23,3	14
No opinion	15,0	9
Rather conformity than not	46,7	28
Complete conformity	3,3	2
Total	3,2	60

>2,50

Node 4

Category	%	n
No conformity	11,6	15
Incomplete conformity	36,4	47
No opinion	17,1	22
Rather conformity than not	31,0	40
Complete conformity	3,9	5
Total	6,9	129

Work experience with current employer (in years)
Correction = 0.002

<=3,50

Node 9

Category	%	n
No conformity	3,8	2
Incomplete conformity	28,3	15
No opinion	17,0	9
Rather conformity than not	45,3	24
Complete conformity	5,7	3
Total	2,8	53

Work experience with current employer (in years)
Correction = 0.002

>3,50

Node 10

Category	%	n
No conformity	17,1	13
Incomplete conformity	42,1	32
No opinion	17,1	13
Rather conformity than not	21,1	16
Complete conformity	2,6	2
Итого	4,1	76

Fig. 2

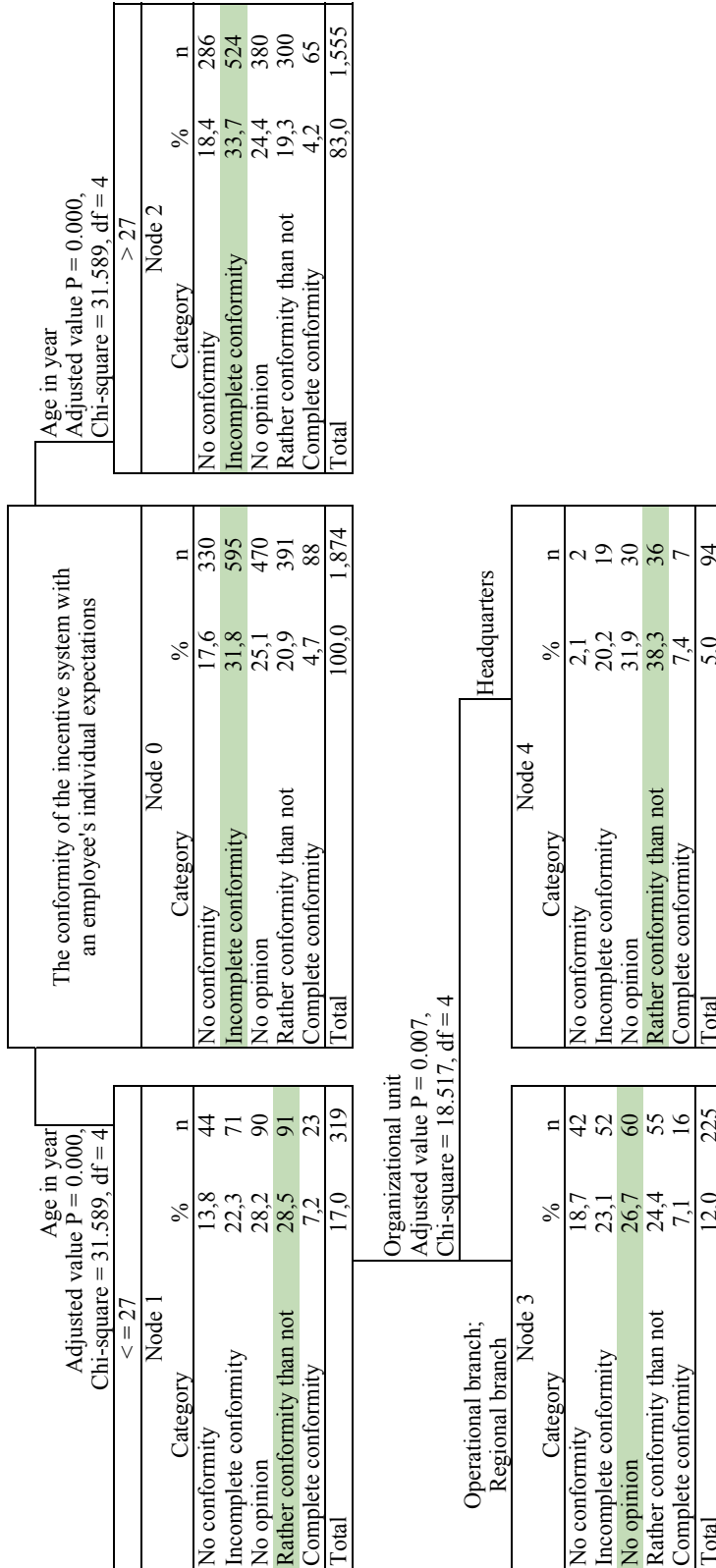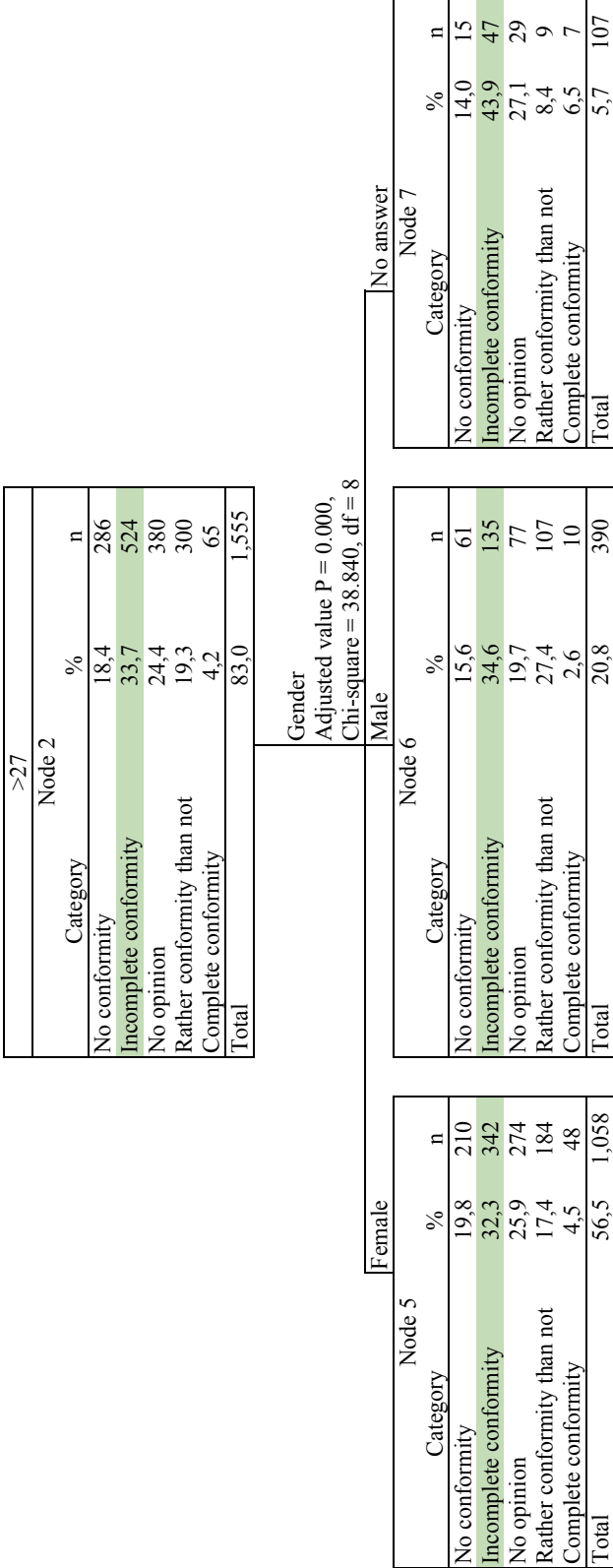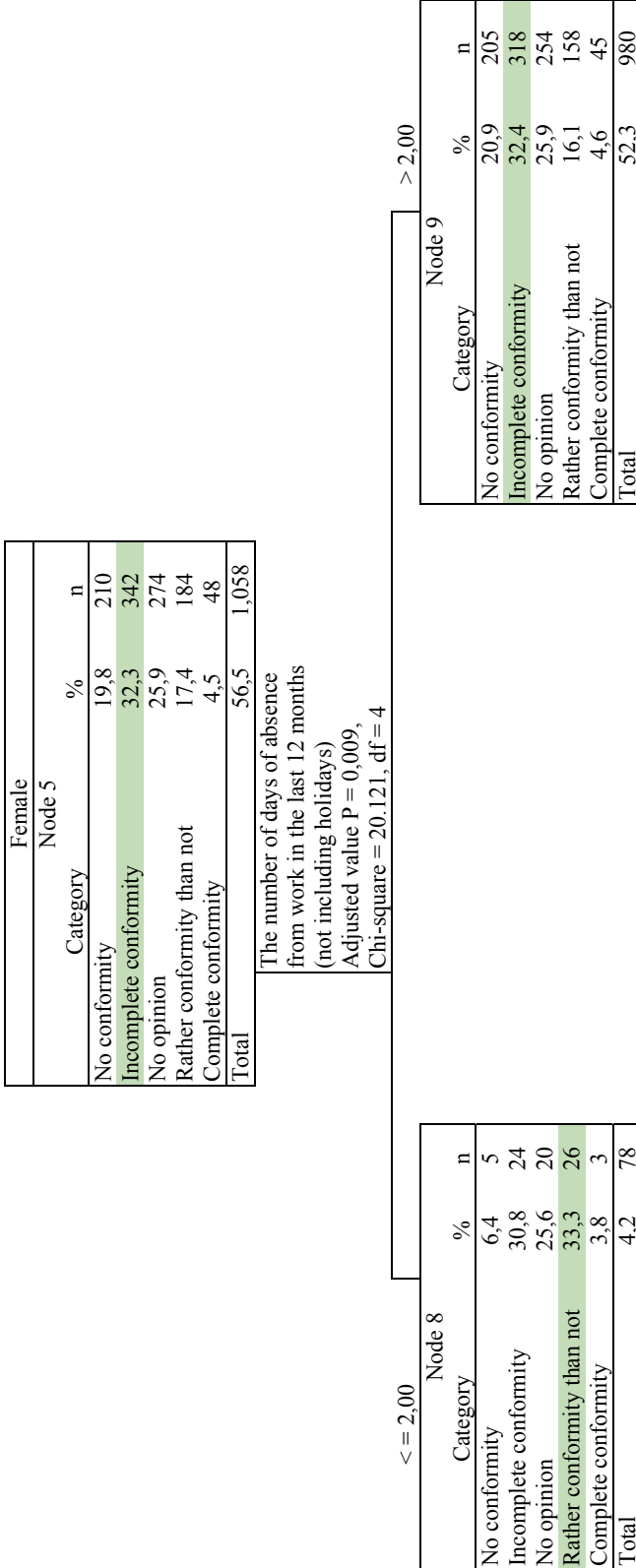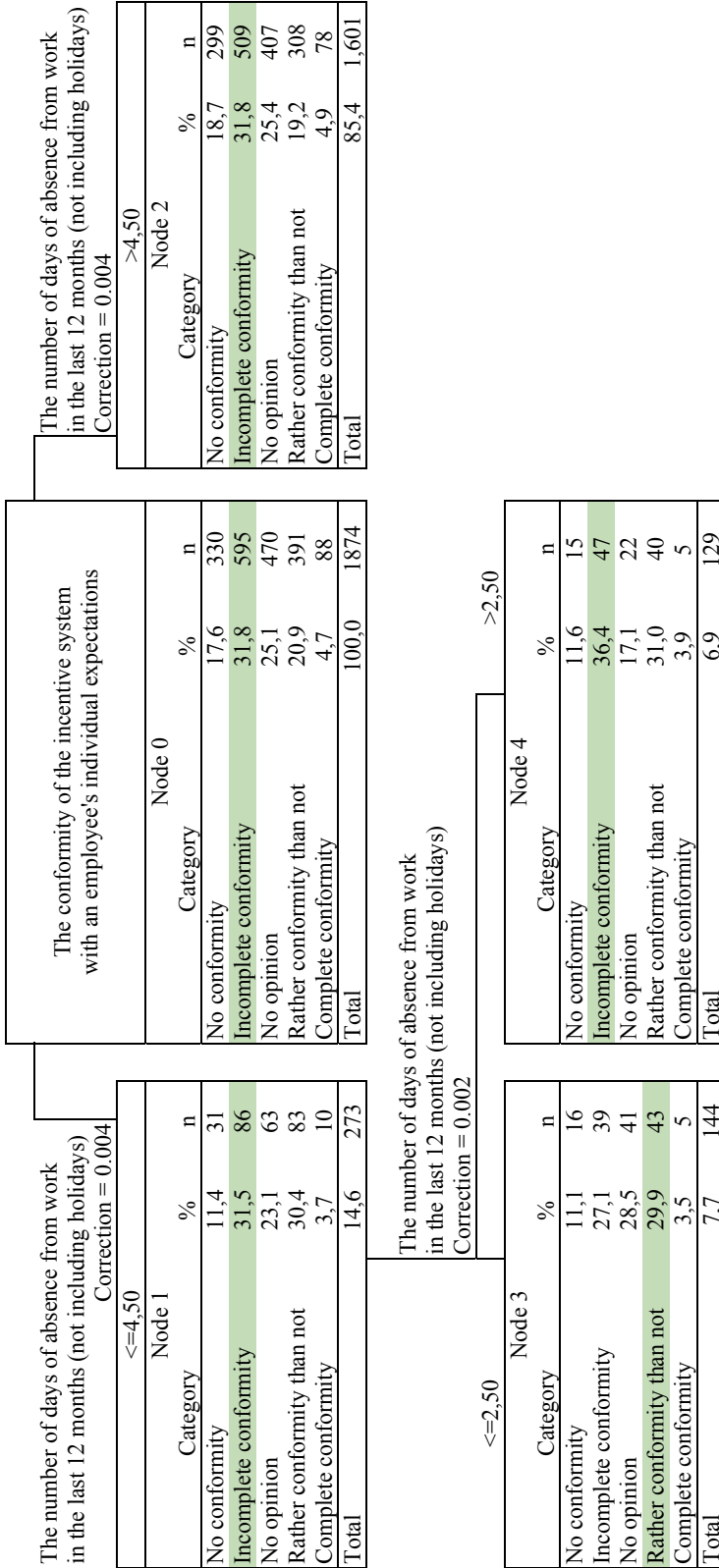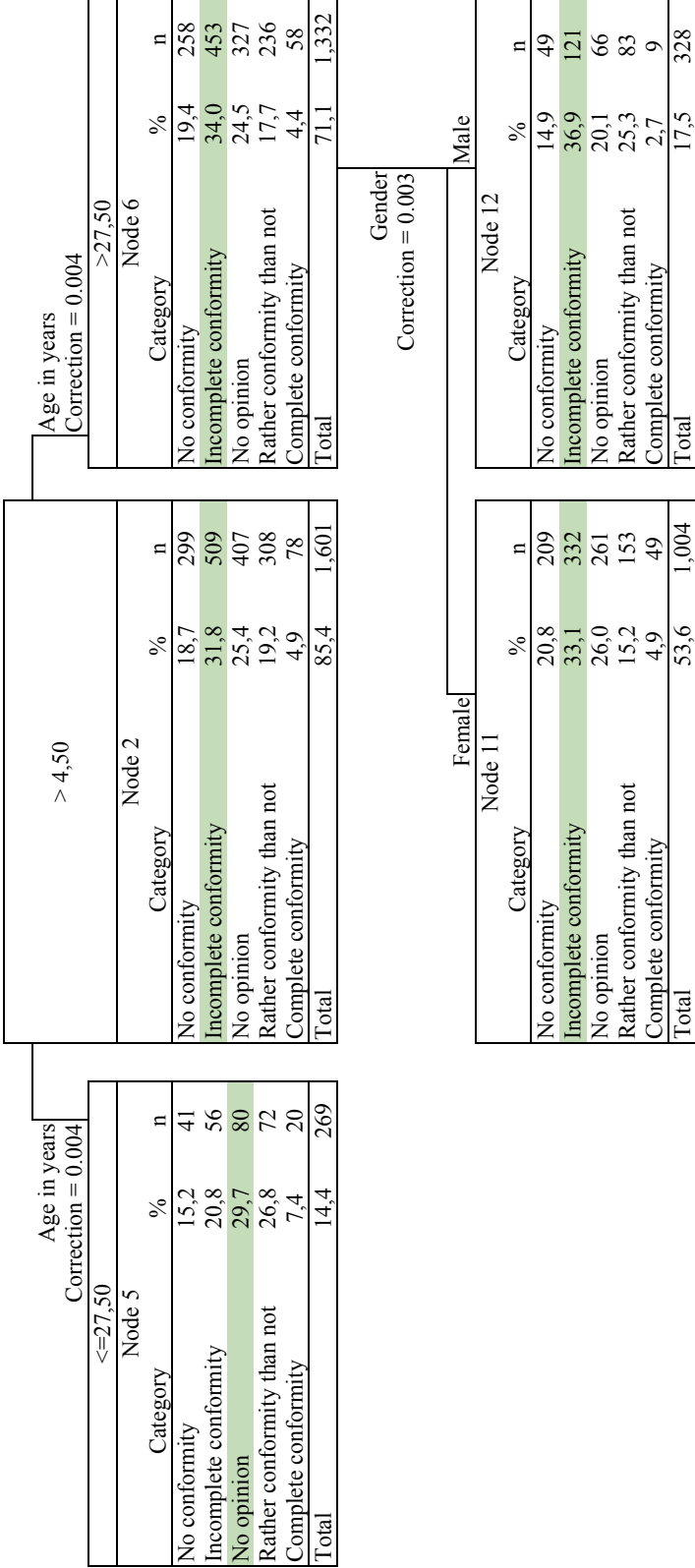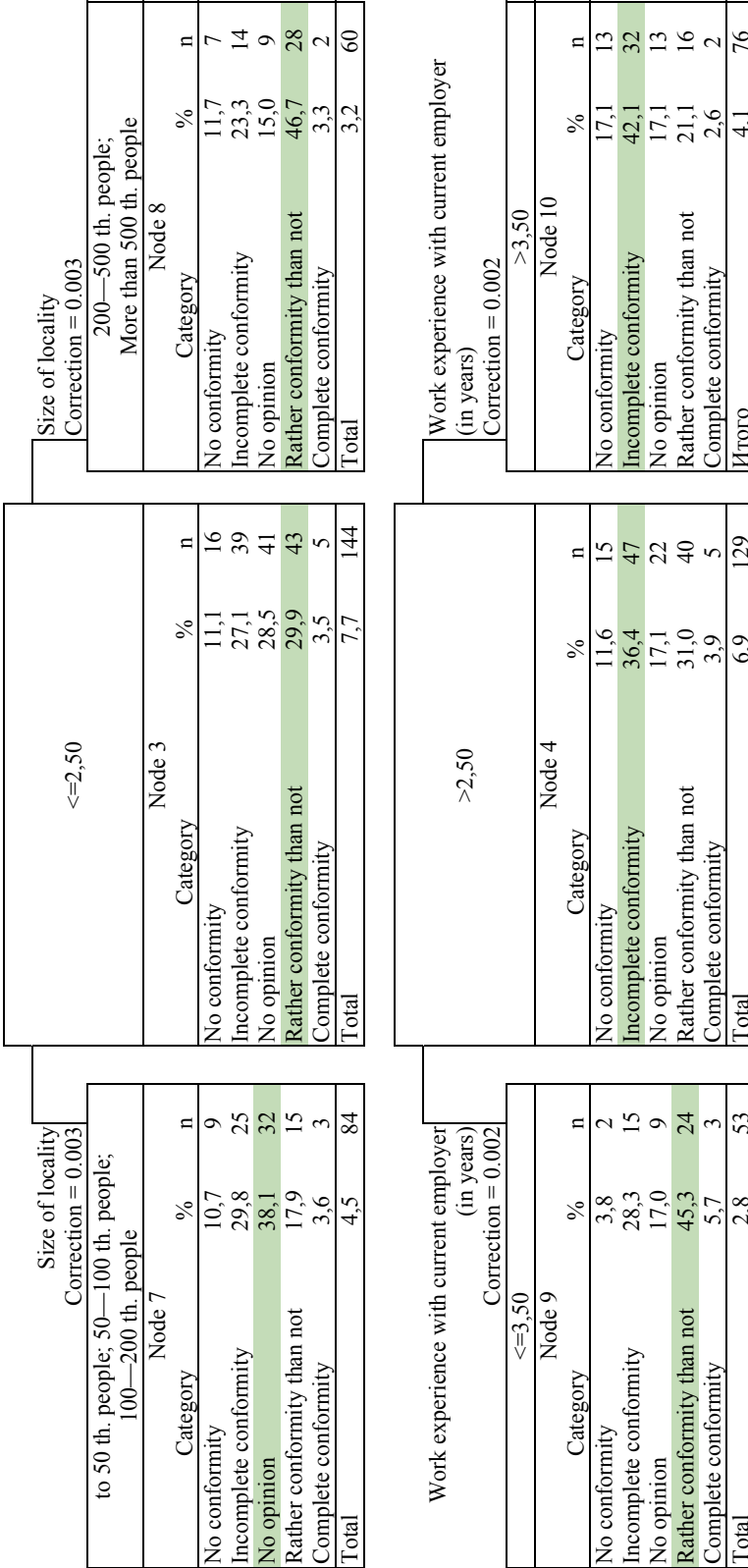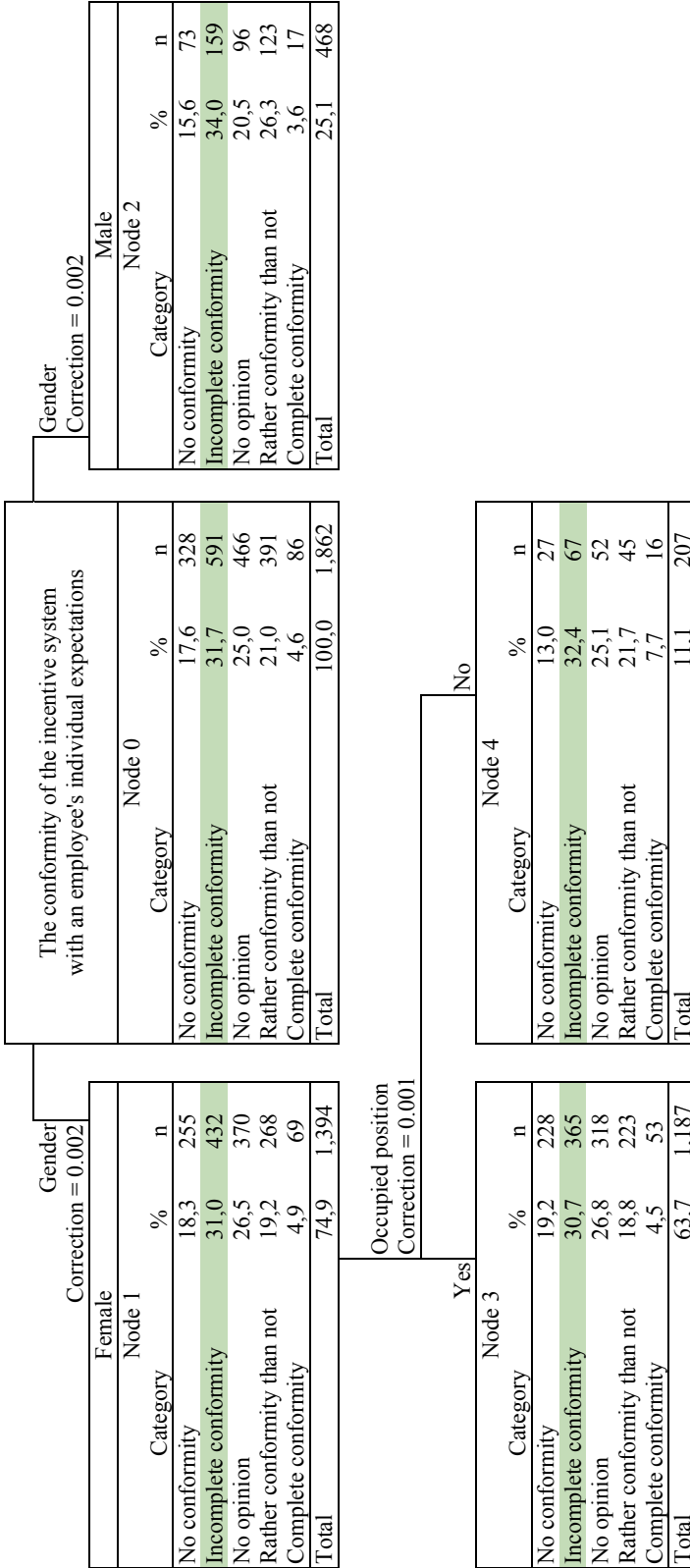Fig. 3. A decision tree: the conformity of the incentive system in banks with employees' individual expectations by gender and occupied position (CRT method) (*Continued on page 72*)

Source: own computations based on the survey data.

The conformity of the incentive system with an employee's individual expectations

Node 0

Category	%	n
No conformity	17,6	328
Incomplete conformity	31,7	591
No opinion	25,0	466
Rather conformity than not	21,0	391
Complete conformity	4,6	86
Total	100,0	1,862

Gender Correction = 0.002

Female — Node 1

Category	%	n
No conformity	18,3	255
Incomplete conformity	31,0	432
No opinion	26,5	370
Rather conformity than not	19,2	268
Complete conformity	4,9	69
Total	74,9	1,394

Male — Node 2

Category	%	n
No conformity	15,6	73
Incomplete conformity	34,0	159
No opinion	20,5	96
Rather conformity than not	26,3	123
Complete conformity	3,6	17
Total	25,1	468

Occupied position Correction = 0.001

Yes — Node 3

Category	%	n
No conformity	19,2	228
Incomplete conformity	30,7	365
No opinion	26,8	318
Rather conformity than not	18,8	223
Complete conformity	4,5	53
Total	63,7	1,187

No — Node 4

Category	%	n
No conformity	13,0	27
Incomplete conformity	32,4	67
No opinion	25,1	52
Rather conformity than not	21,7	45
Complete conformity	7,7	16
Total	11,1	207

Male

Node 2		
Category	%	n
No conformity	15,6	73
Incomplete conformity	34,0	159
No opinion	20,5	96
Rather conformity than not	26,3	123
Complete conformity	3,6	17
Total	25,1	468

Occupied position
Correction = 0.000

Managerial

Node 6		
Category	%	n
No conformity	13,3	15
Incomplete conformity	35,4	40
No opinion	17,7	20
Rather conformity than not	30,1	34
Complete conformity	3,5	4
Total	6,1	113

Non-managerial

Node 5		
Category	%	n
No conformity	16,3	58
Incomplete conformity	33,5	119
No opinion	21,4	76
Rather conformity than not	25,1	89
Complete conformity	3,7	13
Total	19,1	355

Fig. 3

This study partially verified the propounded thesis. Male employees in banks are more satisfied with the incentive system existing in their workplace than females. This conclusion also serves as partial confirmation of the studies conducted by the Catalyst organization, which showed that female staff are in general less satisfied with their professional career than males [12, p. 82].

Higher wages received by men might be one of the factors influencing the situation (this factor is not analyzed in the survey). Moreover, according to the research conducted by L. van Scheers and J. Botha [25, pp. 108—109], there is a correlation between employees' job satisfaction and their motivation. The more employees are satisfied with their job, the more motivated they feel. This correlation becomes increasingly stronger with the employees' growing experience. The strength of this correlation was proved to be independent of the gender.

It is worth comparing the results of both studies and trying to draw further conclusions. As this research shows, male employees working in banks are more satisfied with the system of incentives existing in their workplace than females; one may presume that they are also more satisfied with their jobs than females. Considering the research results by L. van Scheers and J. Botha, this conclusion gives grounds to believe that male staff in Polish banks are more motivated to work than females. Another interesting conclusion is the correlation of the employee's age and experience. This phenomenon was the subject of this study, but is certainly worth further analysis.

It is also worth considering how important the position held by an employee for his/her satisfaction with the incentive system is. It may be presumed that female employees are less satisfied with the incentive system because they occupy non-managerial positions more frequently than males. Even if female staff held senior positions, they would still be less satisfied with the incentive system existing for their position.

The CRT method (Chart 3), on the other hand, showed that females in managerial positions are slightly more satisfied with the incentive system than those in non-managerial positions, with gender still being more important for an employee's degree of satisfaction than the occupied position. Conversely, the CHAID method has not demonstrated that the position was important for female employees' satisfaction.

Another question is whether there are any incentives that could increase employees' satisfaction with the incentive system. According to both the CHAID (Chart 4) and the CRT method (Chart 5), promotion is the most important incentive conducive to employees' greater satisfaction. Employees regarding promotion as an incentive were much more satisfied with the incentive system. Considering the strength of this incentive and the fact that the vast majority of employees did not mention any possibility of promotion at their workplace, one may consider introducing changes to employees' career paths and professional development. According to both the CHAID and the CRT method, for employees who are likely to be promoted, integration trips were of importance, as they increased employees' satisfaction with the incentive system (it can be presumed that integration relieves the stress accumulated in daily managerial work [13, p. 93; 4, p. 128]).

The conformity of the incentive system with an employee's individual expectations

Node 0

Category	%	n
No conformity	17,4	319
Incomplete conformity	31,9	584
No opinion	24,8	453
Rather conformity than not	21,1	387
Complete conformity	4,8	87
Total	100,0	1,830

Promotions
Adjusted value P = 0.000,
Chi-square = 62.614, df = 4

Yes

Node 1

Category	%	n
No conformity	10,3	48
Incomplete conformity	26,9	125
No opinion	24,1	112
Rather conformity than not	31,6	147
Complete conformity	7,1	33
Total	25,4	465

No

Node 2

Category	%	n
No conformity	19,9	271
Incomplete conformity	33,6	459
No opinion	25,0	341
Rather conformity than not	17,6	240
Complete conformity	4,0	54
Total	74,6	1,365

Integration trips
Adjusted value P = 0.000,
Chi-square = 20.600, df = 4

Yes

Node 3

Category	%	n
No conformity	15,7	26
Incomplete conformity	19,3	32
No opinion	21,1	35
Rather conformity than not	32,5	54
Complete conformity	11,4	19
Total	9,1	166

No

Node 4

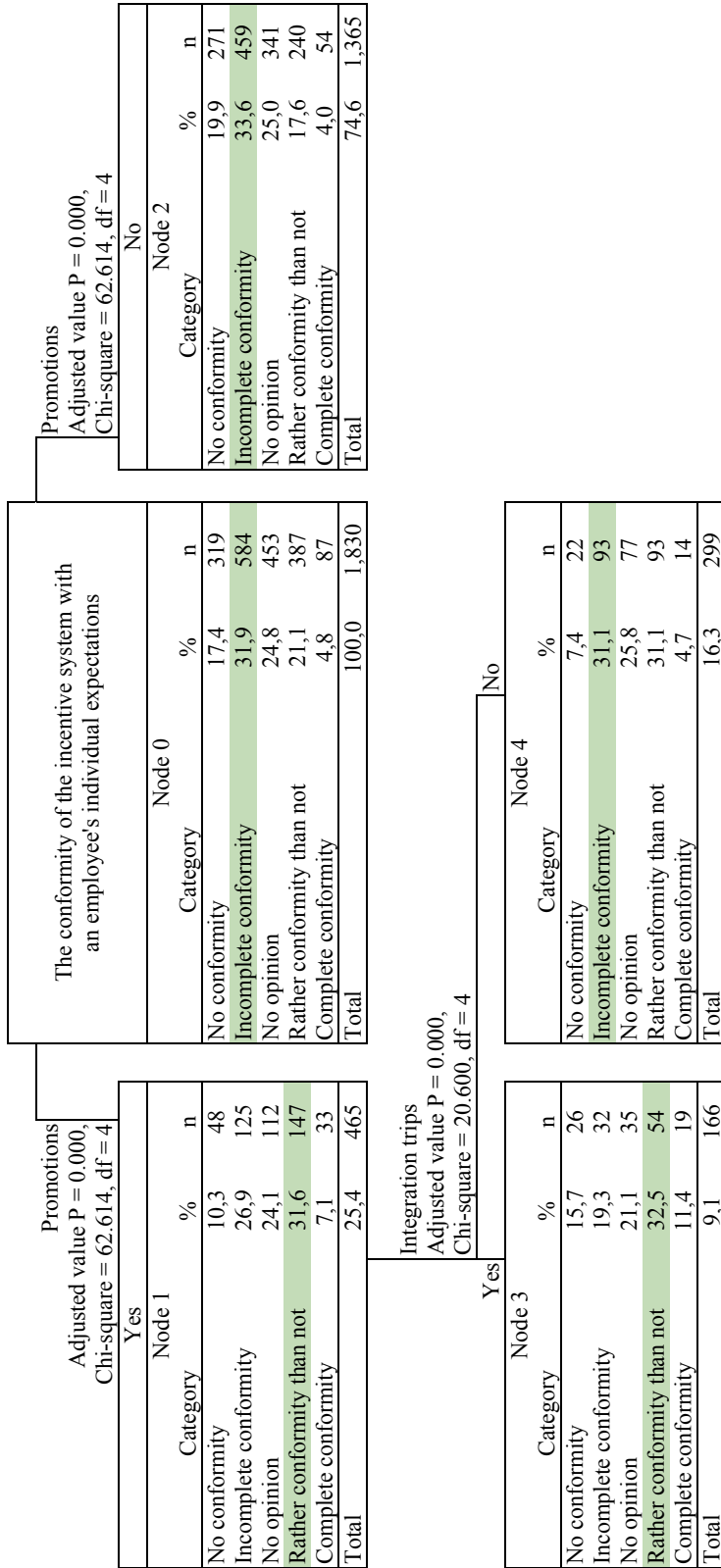| Category	%	n
No conformity	7,4	22
Incomplete conformity	31,1	93
No opinion	25,8	77
Rather conformity than not	31,1	93
Complete conformity	4,7	14
Total	16,3	299

Fig. 4. A decision tree: the conformity of the incentive system in banks with employees' individual expectations by employee incentives (CHAID method)

Source: own computations based on the survey data.

Participation in goal and objective planning
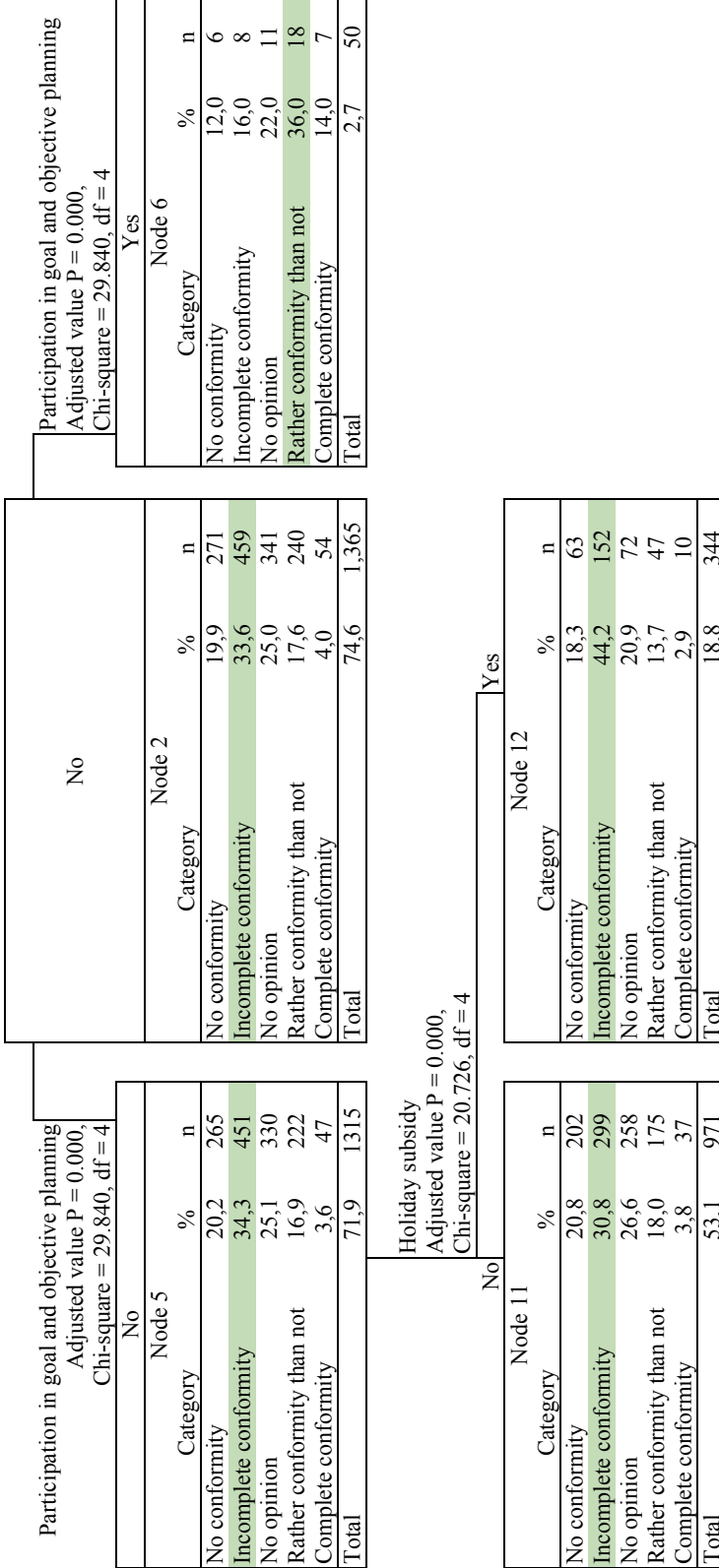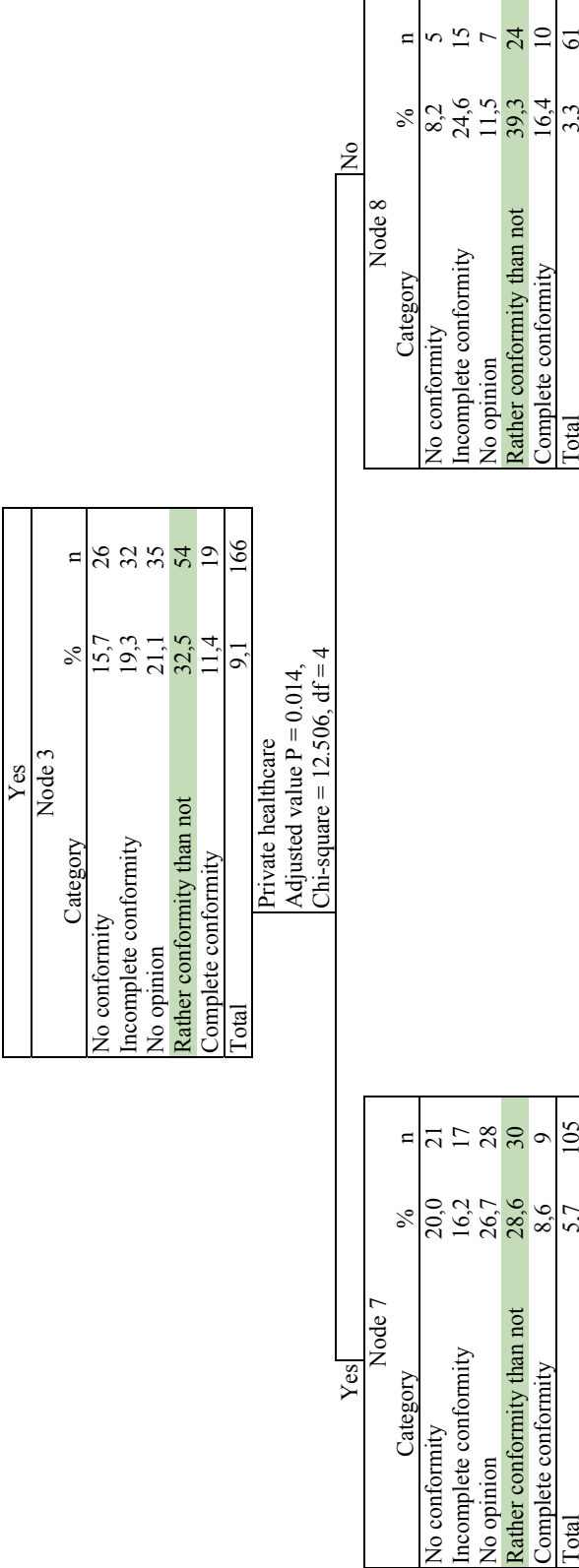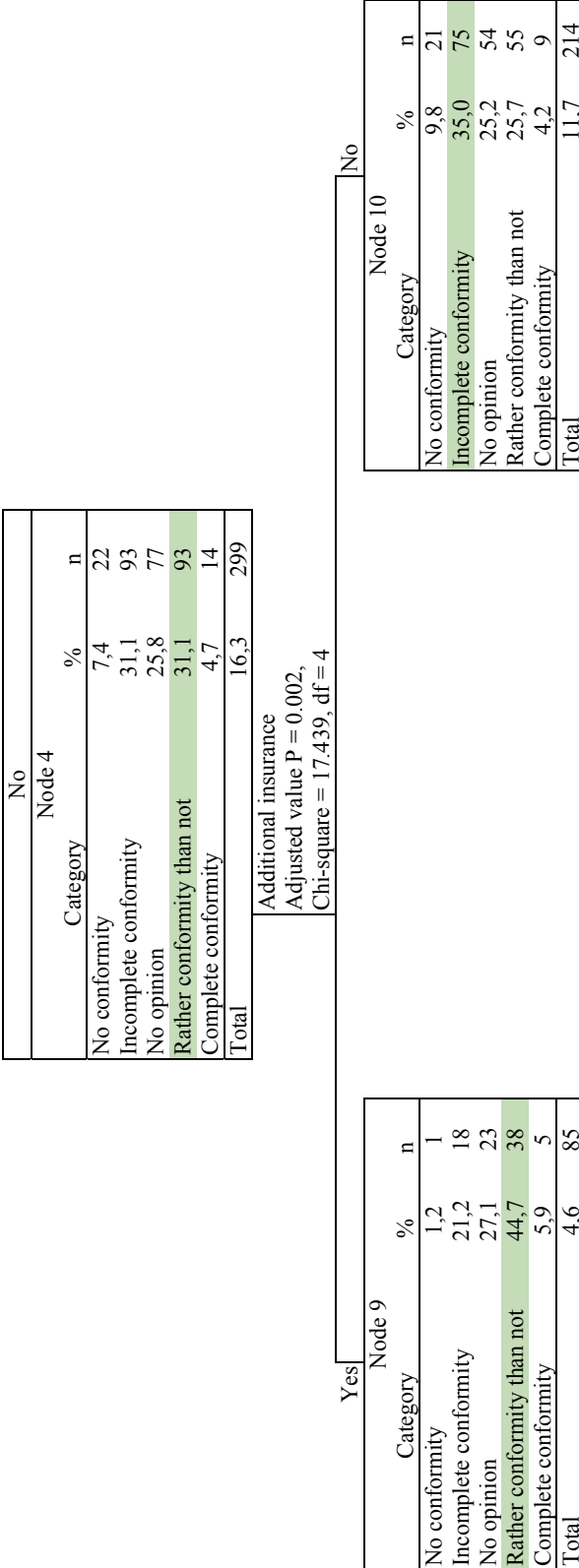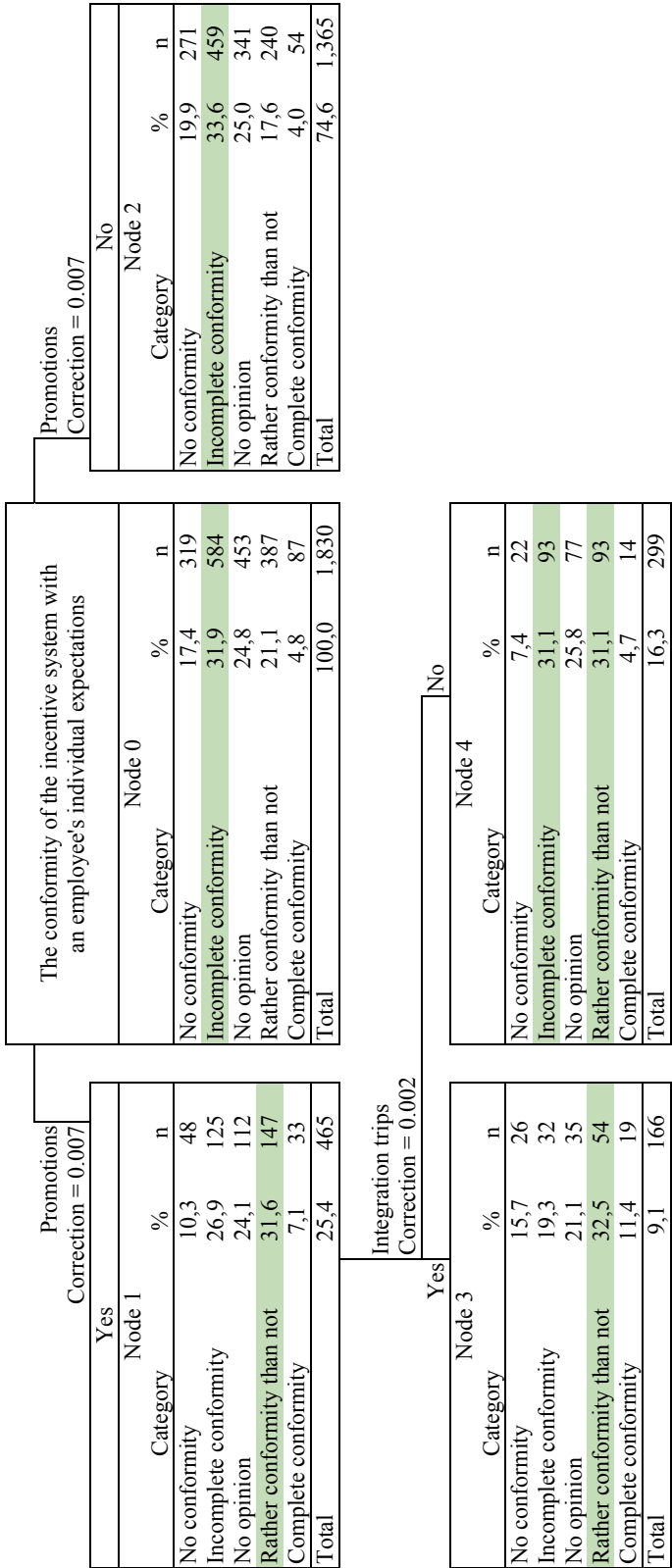Adjusted value P = 0.000,
Chi-square = 29.840, df = 4

Yes

Node 6

Category	%	n
No conformity	12,0	6
Incomplete conformity	16,0	8
No opinion	22,0	11
Rather conformity than not	36,0	18
Complete conformity	14,0	7
Total	2,7	50

No

Node 2

Category	%	n
No conformity	19,9	271
Incomplete conformity	33,6	459
No opinion	25,0	341
Rather conformity than not	17,6	240
Complete conformity	4,0	54
Total	74,6	1,365

Participation in goal and objective planning
Adjusted value P = 0.000,
Chi-square = 29.840, df = 4

No

Node 5

Category	%	n
No conformity	20,2	265
Incomplete conformity	34,3	451
No opinion	25,1	330
Rather conformity than not	16,9	222
Complete conformity	3,6	47
Total	71,9	1315

Holiday subsidy
Adjusted value P = 0.000,
Chi-square = 20.726, df = 4

No

Node 11

Category	%	n
No conformity	20,8	202
Incomplete conformity	30,8	299
No opinion	26,6	258
Rather conformity than not	18,0	175
Complete conformity	3,8	37
Total	53,1	971

Yes

Node 12

Category	%	n
No conformity	18,3	63
Incomplete conformity	44,2	152
No opinion	20,9	72
Rather conformity than not	13,7	47
Complete conformity	2,9	10
Total	18,8	344

Fig. 4

Yes

Node 3

Category	%	n
No conformity	15,7	26
Incomplete conformity	19,3	32
No opinion	21,1	35
Rather conformity than not	32,5	54
Complete conformity	11,4	19
Total	9,1	166

Private healthcare
Adjusted value P = 0.014,
Chi-square = 12.506, df = 4

Yes

Node 7

Category	%	n
No conformity	20,0	21
Incomplete conformity	16,2	17
No opinion	26,7	28
Rather conformity than not	28,6	30
Complete conformity	8,6	9
Total	5,7	105

No

Node 8

Category	%	n
No conformity	8,2	5
Incomplete conformity	24,6	15
No opinion	11,5	7
Rather conformity than not	39,3	24
Complete conformity	16,4	10
Total	3,3	61

Fig. 4

No

Node 4

Category	%	n
No conformity	7,4	22
Incomplete conformity	31,1	93
No opinion	25,8	77
Rather conformity than not	31,1	93
Complete conformity	4,7	14
Total	16,3	299

Additional insurance
Adjusted value P = 0.002,
Chi-square = 17.439, df = 4

Yes

Node 9

Category	%	n
No conformity	1,2	1
Incomplete conformity	21,2	18
No opinion	27,1	23
Rather conformity than not	44,7	38
Complete conformity	5,9	5
Total	4,6	85

No

Node 10

Category	%	n
No conformity	9,8	21
Incomplete conformity	35,0	75
No opinion	25,2	54
Rather conformity than not	25,7	55
Complete conformity	4,2	9
Total	11,7	214

Fig. 4

Node 0

The conformity of the incentive system with an employee's individual expectations

Category	%	n
No conformity	17,4	319
Incomplete conformity	31,9	584
No opinion	24,8	453
Rather conformity than not	21,1	387
Complete conformity	4,8	87
Total	100,0	1,830

Promotions, Correction = 0.007

Node 1 (Yes)

Category	%	n
No conformity	10,3	48
Incomplete conformity	26,9	125
No opinion	24,1	112
Rather conformity than not	31,6	147
Complete conformity	7,1	33
Total	25,4	465

Node 2 (No)

Category	%	n
No conformity	19,9	271
Incomplete conformity	33,6	459
No opinion	25,0	341
Rather conformity than not	17,6	240
Complete conformity	4,0	54
Total	74,6	1,365

Integration trips, Correction = 0.002

Node 3 (Yes)

Category	%	n
No conformity	15,7	26
Incomplete conformity	19,3	32
No opinion	21,1	35
Rather conformity than not	32,5	54
Complete conformity	11,4	19
Total	9,1	166

Node 4 (No)

Category	%	n
No conformity	7,4	22
Incomplete conformity	31,1	93
No opinion	25,8	77
Rather conformity than not	31,1	93
Complete conformity	4,7	14
Total	16,3	299

Fig. 5. A decision tree: the conformity of the incentive system in banks with employees' individual expectations by employee incentives (CRT method)

Source: own computations based on the survey data.

Node 3 (Yes)

Category	%	n
No conformity	15,7	26
Incomplete conformity	19,3	32
No opinion	21,1	35
Rather conformity than not	32,5	54
Complete conformity	11,4	19
Total	9,1	166

Co-financing of sports
and recreation activities
Correction = 0.001

Node 8 (Yes)

Category	%	n
No conformity	16,0	16
Incomplete conformity	22,0	22
No opinion	27,0	27
Rather conformity than not	25,0	25
Complete conformity	10,0	10
Total	5,5	100

Node 7 (No)

Category	%	n
No conformity	15,2	10
Incomplete conformity	15,2	10
No opinion	12,1	8
Rather conformity than not	43,9	29
Complete conformity	13,6	9
Total	3,6	66

Fig. 5

Additional insurance
Correction = 0.002
Yes

Node 9

Category	%	n
No conformity	1,2	1
Incomplete conformity	21,2	18
No opinion	27,1	23
Rather conformity than not	44,7	38
Complete conformity	5,9	5
Total	4,6	85

No

Node 4

Category	%	n
No conformity	7,4	22
Incomplete conformity	31,1	93
No opinion	25,8	77
Rather conformity than not	31,1	93
Complete conformity	4,7	14
Total	16,3	299

Additional insurance
Correction = 0.002
No

Node 10

Category	%	n
No conformity	9,8	21
Incomplete conformity	35,0	75
No opinion	25,2	54
Rather conformity than not	25,7	55
Complete conformity	4,2	9
Total	11,7	214

Reprimands
Correction = 0.001
Yes

Node 14

Category	%	n
No conformity	11,3	8
Incomplete conformity	40,8	29
No opinion	29,6	21
Rather conformity than not	15,5	11
Complete conformity	2,8	2
Total	3,9	71

No

Node 13

Category	%	n
No conformity	9,1	13
Incomplete conformity	32,2	46
No opinion	23,1	33
Rather conformity than not	30,8	44
Complete conformity	4,9	7
Total	7,8	143

Fig. 5

Node 2 — No

Category	%	n
No conformity	19,9	271
Incomplete conformity	33,6	459
No opinion	25,0	341
Rather conformity than not	17,6	240
Complete conformity	4,0	54
Total	74,6	1,365

Holiday subsidy
Correction = 0.003

No — Node 5

Category	%	n
No conformity	20,6	205
Incomplete conformity	30,5	304
No opinion	26,6	265
Rather conformity than not	18,6	185
Complete conformity	3,8	38
Total	54,5	997

Yes — Node 6

Category	%	n
No conformity	17,9	66
Incomplete conformity	42,1	155
No opinion	20,7	76
Rather conformity than not	14,9	55
Complete conformity	4,3	16
Total	20,1	368

Pay rises
Correction = 0.002

No — Node 11

Category	%	n
No conformity	22,0	186
Incomplete conformity	31,3	264
No opinion	25,2	213
Rather conformity than not	18,2	154
Complete conformity	3,2	27
Total	46,1	844

Yes — Node 12

Category	%	n
No conformity	12,4	19
Incomplete conformity	26,1	40
No opinion	34,0	52
Rather conformity than not	20,3	31
Complete conformity	7,2	11
Total	8,4	153

Fig. 5

Praises
Correction = 0.001

No

Node 15

Category	%	n
No conformity	24,5	142
Incomplete conformity	31,7	184
No opinion	25,2	146
Rather conformity than not	15,3	89
Complete conformity	3,3	19
Total	31,7	580

No

Node 11

Category	%	n
No conformity	22,0	186
Incomplete conformity	31,3	264
No opinion	25,2	213
Rather conformity than not	18,2	154
Complete conformity	3,2	27
Total	46,1	844

Praises
Correction = 0.001

Yes

Node 16

Category	%	n
No conformity	16,7	44
Incomplete conformity	30,3	80
No opinion	25,4	67
Rather conformity than not	24,6	65
Complete conformity	3,0	8
Total	14,4	264

Reprimands
Correction = 0.002

No

Node 17

Category	%	n
No conformity	15,3	24
Incomplete conformity	28,0	44
No opinion	21,0	33
Rather conformity than not	31,8	50
Complete conformity	3,8	6
Total	8,6	157

Yes

Node 18

Category	%	n
No conformity	18,7	20
Incomplete conformity	33,6	36
No opinion	31,8	34
Rather conformity than not	14,0	15
Complete conformity	1,9	2
Total	5,8	107

Рис. 5

Other incentives important for employees' satisfaction were the following ones: participation in planning, private healthcare, additional insurance, holiday subsidy, pay rises and co-financing of sports. However, these factors could be both conducive and not (as in the case of private healthcare) to the satisfaction with the incentive system. One should also note the importance of the participation in goal and objective planning (the CHAID method). The analysis shows that employees would like to have more influence on what is happening at their bank. It is no secret that participation is an important factor conducive to employees' satisfaction [5, pp. 1—2; 10, pp. 419—420; 14, p. 1].

Conclusions

This research has allowed for partial verification of the thesis concerning male and females' satisfaction with the incentive system currently existing in their workplace. The fact that differences between respondent groups regarding their attitude towards the existing incentive system may seem small, it has been proved that male employees in Polish banks are slightly more satisfied with the incentive system than females.

In this paper, two methods were used to interpret the answers received from banks' employees. Both lead to many interesting conclusions. The CHAID method indicates that age is the most important factor determining the conformity of the incentive system with an employee's individual expectations. However, the CRT method shows that the number of days of absence from work a year is a crucial indicator.

The CHAID method leads to two main conclusions:

• younger staff members (up to 27 years of age) who work in HQs are more satisfied with the existing incentive system;

• among older staff (above 27 years) women with high absence rates are the least satisfied group.

On the other hand, the CRT method leads to the following main conclusion: for an employee's satisfaction with the incentive system the following factors are of importance: high attendance at work, young age and gender (male).

The last and most important conclusion is that promotion is the most important incentive for employees' greater satisfaction with the incentive system. It has been proved by both the CHAID and CRT methods.

There is certainly room for further study. The question about the reasons of higher conformity of the incentive systems from male than female need deeper research taking into account a more detailed list of factors. Employees' motivation as seen by employers requires an in-depth study. Moreover, it would also be interesting to examine the reasons for the current situation and make a detailed analysis of the factors influencing the introduction of particular incentives.

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